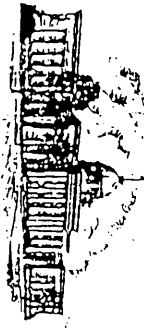


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DEC-08 09:02 AM WATSON, FEES, & JIMMERSON

X NO. 1 258 538 2389

P. 03

CX-4-51	10 PAYMENT LIFE INSURANCE <i>Service</i> of Alabama BIRMINGHAM, ALA. 	PREMIUMS PAYABLE FOR
		10 YEARS
		(AMOUNT OF INSURANCE GRADED FOR AGES UNDER 51)
		READ YOUR POLICY

SCHEDULE

CX-8-51	NAME OF INSURED	BENEFICIARY				TYPE POLICY				
	MOORE ELLEN G	MOORE PAULINE				CX	CX			
	CX	929921	11	15	54	5	55	\$ 500	4	115
	POLICY NUMBER	MO. DAY YR. DATE OF ISSUE		AGE*	(CENTS) WEEKLY PREMIUM	AMOUNT OF INSURANCE	DIST.	DEBIT		

*INSUREE'S AGE NEXT BIRTHDAY

REGISTER OF CHANGE OF BENEFICIARY

NOTE—NO CHANGE, DESIGNATION OR DECLARATION, SHALL TAKE EFFECT UNTIL ENDORSED ON THIS POLICY BY THE COMPANY AT ITS HOME OFFICE.

DATE ENDORSED	BENEFICIARY	ENDORSED BY

Burial Service Company of Alabama having discharged each and every obligation and liability set forth and stipulated herein, the undersigned beneficiary under this policy hereby surrenders the said policy and certifies that there is held against the said company no further claims hereunder.

WITNESS

BENEFICIARY

Dated at _____ this _____ day of _____, 19____

Service

INSURANCE COMPANY
of Alabama

BIRMINGHAM, ALA.

Will pay to the beneficiary in accordance with the provisions of this Policy the amount of insurance granted hereunder upon receipt of due proof of the death of the Insured whose name appears in the schedule on the fourth page hereof.

CONSIDERATION—The Insurance is granted hereunder in consideration of the payment in advance of the weekly premium stated in the schedule on Page 4 hereof on or before each Monday beginning with the date of issue of this Policy and continuing until premiums shall have been paid for 10 years or until prior death of the Insured.

AMOUNT OF INSURANCE—The amount of of Insurance hereunder is the amount set out in the schedule herein, unless at date of death the Insured is under three years of age, in which event, the amount payable for each \$100 set out in the said schedule shall be as follows:

- (a) Under three months of age at death, twelve dollars;
- (b) Three months or over but under one year of age at death, eighteen dollars;
- (c) One year or over but under two years of age at death, twenty-four dollars;
- (d) Two years or over but under three years of age at death, sixty-five dollars;
- (e) Three years of age or over at death, full benefit.

(1) **PAYMENT OF PREMIUM**—All premiums are payable at the Home Office of the Company weekly in advance, but may be paid to an authorized representative of the Company, provided that such payment must be entered at the time in the premium receipt book belonging with this Policy. The failure of the collector to call for the premium on the Policy will not be an excuse for non-payment as the Insured will then be required to pay the premium at a Branch Office of the Company or remit the same to the Home Office.

(2) **PREMIUMS PAYABLE OTHER THAN WEEKLY**—The premium stated in the schedule of this Policy is a weekly premium. However, if premiums are paid Annually (52 weeks) in advance at one time, such Annual Premium shall be calculated by multiplying the stated weekly premium by 46.8. If premiums are paid Semi-Annually (26 weeks) in advance at one time, the Semi-Annual Premiums shall be calculated by multiplying the weekly premium stated by 24.7.

(3) **GRACE PERIOD**—A grace period of four weeks shall be granted for the payment of every premium after the first, during which time this Policy will remain in force subject to the terms hereof, but after the expiration of the said period of grace the Company's liability under this Policy shall cease except as to the Non-Forfeiture privileges herein contained.

(4) **REINSTATEMENT**—In the event this Policy should lapse it may be reinstated at any time within three years after due date of the first premium in such default, upon the furnishing to the Company of evidence of insurability satisfactory to the Company and the payment of all premiums in default unless the Extended Insurance has expired or the Cash Surrender Value has been paid.

(5) **EFFECTIVE DATE**—This Policy shall take effect on its date of issue, provided the Insured is then alive and in sound health, but not otherwise.

CONDITIONS AND PROVISIONS—This Policy is issued and accepted subject to all of the terms, conditions, provisions, schedules, registers and endorsements printed or written by the Company on this or the succeeding pages hereof, which are a part of this Policy as fully as if recited over the signatures hereto affixed.

In Witness Whereof, The Company has caused this Policy to be executed by its President and Secretary at its Home Office in Birmingham, Alabama, as of the date of issue appearing herein.



A. C. Brown

SECRETARY

W. F. Lowell

PRESIDENT

10 PAYMENT LIFE INSURANCE—PREMIUMS PAYABLE 10 YEARS

TABLE OF NON-FORFEITURE BENEFITS
FOR A POLICY FOR WHICH THE AMOUNT OF INSURANCE IS \$100

Age at Issue	2 YEARS			4 YEARS			6 YEARS			8 YEARS			10 YEARS			12 YEARS			14 YEARS			16 YEARS			18 YEARS			20 YEARS			Age at Maturity
	Est. Inc.	Paid Up	Cash Value	Est. Inc.	Paid Up	Cash Value	Est. Inc.	Paid Up	Cash Value	Est. Inc.	Paid Up	Cash Value	Est. Inc.	Paid Up	Cash Value	Est. Inc.	Paid Up	Cash Value	Est. Inc.	Paid Up	Cash Value	Est. Inc.	Paid Up	Cash Value	Est. Inc.	Paid Up	Cash Value				
	Mon. A	Mon. A	Mon. B	Mon. A	Mon. B	Mon. C	Mon. A	Mon. B	Mon. C	Mon. A	Mon. B	Mon. C	Mon. A	Mon. B	Mon. C	Mon. A	Mon. B	Mon. C	Mon. A	Mon. B	Mon. C	Mon. A	Mon. B	Mon. C	Mon. A	Mon. B	Mon. C				
1	22	120	618	184	130	648	248	145	695	307	164	744	378	184	797	448	177	821	523	184	821	523	184	821	523	184	821	523	1		
2	35	128	10	187	11	243	41	11	308	54	18	368	68	18	438	78	22	478	88	25	508	98	28	538	108	31	568	118	2		
3	37	127	10	182	11	238	41	11	308	54	18	368	68	18	438	78	22	478	88	25	508	98	28	538	108	31	568	118	3		
4	48	128	20	181	12	236	43	12	288	56	19	348	70	19	418	80	23	458	90	26	488	100	29	518	110	32	548	120	4		
5	58	127	20	178	12	232	44	12	283	56	19	343	70	19	413	80	23	453	90	26	483	100	29	513	110	32	543	120	5		
6	68	128	21	177	13	231	45	13	282	56	19	342	70	19	412	80	23	452	90	26	482	100	29	512	110	32	542	120	6		
7	68	125	22	173	14	227	46	14	281	57	19	341	70	19	411	80	23	451	90	26	481	100	29	511	110	32	541	120	7		
8	68	120	22	164	14	222	46	14	274	57	19	334	70	19	404	80	23	444	90	26	474	100	29	504	110	32	534	120	8		
9	68	115	22	162	14	218	46	14	274	57	19	334	70	19	404	80	23	444	90	26	474	100	29	504	110	32	534	120	9		
10	62	118	23	167	14	212	46	14	271	57	19	331	70	19	401	80	23	441	90	26	471	100	29	501	110	32	531	120	10		
11	56	104	23	162	14	207	45	14	266	56	18	326	69	18	396	79	22	436	89	25	466	99	28	496	109	31	526	119	11		
12	54	88	29	147	14	202	45	14	260	56	18	320	69	18	390	79	22	430	89	25	460	99	28	490	109	31	520	119	12		
13	56	84	22	143	14	198	45	14	254	56	18	314	69	18	384	79	22	424	89	25	454	99	28	484	109	31	514	119	13		
14	46	81	22	140	14	194	45	14	248	56	18	308	69	18	378	79	22	418	89	25	448	99	28	478	109	31	508	119	14		
15	43	68	22	137	13	191	44	13	248	56	18	308	69	18	378	79	22	418	89	25	448	99	28	478	109	31	508	119	15		
16	41	66	22	134	13	188	44	13	242	56	18	302	69	18	372	79	22	412	89	25	442	99	28	472	109	31	502	119	16		
17	39	64	22	131	13	184	44	13	236	55	18	296	68	18	366	78	22	406	88	24	436	98	27	466	108	30	496	118	17		
18	36	62	22	128	13	180	44	13	230	55	18	290	68	18	360	78	22	400	88	24	430	98	27	460	108	30	490	118	18		
19	36	62	22	128	13	180	44	13	230	55	18	290	68	18	360	78	22	400	88	24	430	98	27	460	108	30	490	118	19		
20	37	62	22	130	13	182	44	13	232	55	18	292	68	18	362	78	22	402	88	24	432	98	27	462	108	30	492	118	20		
21	38	62	22	132	13	184	44	13	234	55	18	294	68	18	364	78	22	404	88	24	434	98	27	464	108	30	494	118	21		
22	38	62	22	132	13	184	44	13	234	55	18	294	68	18	364	78	22	404	88	24	434	98	27	464	108	30	494	118	22		
23	38	62	22	132	13	184	44	13	234	55	18	294	68	18	364	78	22	404	88	24	434	98	27	464	108	30	494	118	23		
24	38	62	22	132	13	184	44	13	234	55	18	294	68	18	364	78	22	404	88	24	434	98	27	464	108	30	494	118	24		
25	40	62	22	134	13	186	44	13	236	55	18	296	68	18	366	78	22	406	88	24	436	98	27	466	108	30	496	118	25		
26	40	62	22	134	13	186	44	13	236	55	18	296	68	18	366	78	22	406	88	24	436	98	27	466	108	30	496	118	26		
27	40	61	23	136	14	188	44	14	238	55	18	298	68	18	368	78	22	408	88	24	438	98	27	468	108	30	498	118	27		
28	40	61	23	136	14	188	44	14	238	55	18	298	68	18	368	78	22	408	88	24	438	98	27	468	108	30	498	118	28		
29	40	60	23	134	14	186	44	14	236	55	18	296	68	18	366	78	22	406	88	24	436	98	27	466	108	30	496	118	29		
30	40	59	23	132	14	184	44	14	234	55	18	294	68	18	364	78	22	404	88	24	434	98	27	464	108	30	494	118	30		
31	40	58	23	130	14	182	44	14	232	55	18	292	68	18	362	78	22	402	88	24	432	98	27	462	108	30	492	118	31		
32	40	57	23	128	14	180	44	14	230	55	18	290	68	18	360	78	22	400	88	24	430	98	27	460	108	30	490	118	32		
33	39	56	23	126	14	178	44	14	228	55	18	288	68	18	358	78	22	398	88	24	428	98	27	458	108	30	488	118	33		
34	38	55	23	124	14	176	44	14	226	55	18	286	68	18	356	78	22	396	88	24	426	98	27	456	108	30	486	118	34		
35	38	54	23	122	14	174	44	14	224	55	18	284	68	18	354	78	22	394	88	24	424	98	27	454	108	30	484	118	35		
36	37	53	23	120	14	172	44	14	222	55	18	282	68	18	352	78	22	392	88	24	422	98	27	452	108	30	482	118	36		
37	36	52	23	118	14	170	44	14	220	55	18	280	68	18	350	78	22	390	88	24	420	98	27	450	108	30	480	118	37		
38	35	51	23	116	14	168	44	14	218	55	18	278	68	18	348	78	22	388	88	24	418	98	27	448	108	30	478	118	38		
39	34	50	23	114	14	166	44	14	216	55	18	276	68	18	346	78	22	386	88	24	416	98	27	446	108	30	476	118	39		
40	33	49	23	112	14	164	44	14	214	55	18	274	68	18	344	78	22	384	88	24	414	98	27	444	108	30	474	118	40		
41	31	47	23	110	14	162	44	14	212	55	18	272	68	18	342	78	22	382	88	24	412	98	27	442	108	30	472	118	41		
42	30	46	23	108	14	160	44	14	210	55	18	270	68	18	340	78	22	380	88	24	410	98	27	440	108	30	470	118	42		
43	29	45	23	106	14	158	44	14	208	55	18	268	68	18	338	78	22	378	88	24	408	98	27	438	108	30	468	118	43		
44	28	44	23	104	14	156	44	14	206	55	18	266	68	18	336	78	22	376	88	24	406	98	27	436	108	30	466	118	44		
45	27	43	23	102	14	154	44	14	204	55	18	264	68	18	334	78	22	374	88	24	404	98	27	434	108	30	464	118	45		
46	26	42	23	100	14	152	44	14	202	55	18	262	68	18	332	78	22	372	88	24	402	98	27	432	108	30	462	118	46		
47	26	42	23	100	14	152	44	14	202	55	18	262	68	18	332	78	22	372	88	24	402	98	27	432	108	30	462	118	47		
48	26	42	23	100	14	152	44	14	202	55	18	262	68	18	332	78	22	372	88	24	402	98	27	432	108	30	462	118	48		
49	26	42	23	100	14	152	44	14	202	55	18	262	68	18	332	78	22	372	88	24	402	98	27	432	108	30	462	118	49		
50																															

(8) **MISSTATEMENT OF AGE**—In the event the age at Issue is incorrectly stated herein, the Amount of Insurance hereof shall be such as the premiums paid would have purchased at the correct age, and all other benefits shall be based on such correct age and such amount of insurance.

(7) **INCONTESTABILITY**—After this Policy has been continued in force during the lifetime of the Insured for a period of one year from its date of issue it shall thereafter be incontestable except for non-payment of premiums.

(8) **BENEFICIARY**—By written notice to the Company the Insured may from time to time name a new beneficiary, subject to evidence of insurable interest satisfactory to the Company, but no such change shall be effective until endorsed on this Policy by the Company.

If the beneficiary dies before the Insured the Estate of the Insured shall then automatically become the beneficiary thereof. If the Insured's estate is the Beneficiary, the Company will make payment to the Insured's executor or administrator, provided, however, that the Company may make payments to any relative by blood or marriage, or to any person appearing to the Company to be equitably entitled to such payment because of having incurred expense for the maintenance, medical attention or burial of the Insured. If the beneficiary is a minor, or is otherwise not legally qualified to give a valid release at the time of payment hereof the Company may make payment to any person who furnishes evidence satisfactory to the Company that such person is responsible for, or is actually contributing to the support of the beneficiary.

(9) **POLICY CONTROL**—If the Insured hereunder is a minor, during the minority of such Insured, the right to change the beneficiary and exercise all the rights of ownership under this Policy shall be vested in the beneficiary named herein from time to time; or if such beneficiary dies before the Insured, then such rights shall be vested in the surviving parent of the Insured, or in the legal guardian of the Insured, or in any adult having the custody and control of said minor. After the Insured becomes of age, the entire ownership and control of this Policy shall be vested in the Insured.

(10) **ASSIGNMENT**—Neither this Policy, nor any benefit hereunder can be assigned.

(11) **LOSS OF EYESIGHT OR LIMBS**—After the third anniversary of the Insured's birth and during the lifetime of the Insured, if the Company shall receive due proof that during the continuance of this Policy, otherwise than as Extended Insurance or reduced Paid-Up Insurance provided in the Non-Forfeiture Benefits, the Insured has suffered any of the losses set forth below solely as a result of disease contracted or injuries sustained after the date hereof and that thirty days have elapsed since such loss, total and permanent disability shall then be deemed to exist, and upon surrender of this Policy and its premium receipt book, the Company will make immediate payment as set forth below, provided, however, that such loss was not sustained from service in the Military or Naval forces of any country at war.

A sum equal to the amount insured hereunder shall be payable in the event of

- (i) loss by severance of both hands at or above the wrists;
- (ii) loss by severance of both feet at or above the ankles;
- (iii) loss by severance of one hand at or above the wrist and one foot at or above the ankle;
- (iv) complete and irrecoverable loss of sight of both eyes prior to the seventieth anniversary of the Insured's birth.

In addition to the payments set out herein for such loss the Company will endorse this Policy with a waiver of all further premiums, paying at death the amount insured hereunder.

(12) **OPTION TO SURRENDER WITHIN TWO WEEKS**—If the terms of this Policy are not accepted and agreed to it may be surrendered for cancellation at the District Office of the Company through which it was delivered within two weeks from the date hereof and all premiums paid will be refunded.

(13) **PRIVILEGE OF EXCHANGE**—Upon written application and evidence of insurability satisfactory to the Company this Policy may be surrendered to the Company in exchange for another policy on any plan then issued by the Company requiring premium payments less frequent than weekly, provided, the new policy is for at least the minimum amount issued by the Company on the plan applied for. In executing such change the full reserve on this Policy shall be applied to reduce premium payments on the new policy in accordance with the terms and conditions then agreed upon with the Company.

(14) **NON-FORFEITURE BENEFITS—Extended Insurance**—In the event this Policy lapses after premiums have been paid for the respective periods shown in the Table of Non-Forfeiture Values herein the Amount of Insurance granted under this Policy shall be automatically continued in force as Extended Insurance for the number of months specified in the column marked "A" in the said Non-Forfeiture Table. The term of Extended Insurance shall commence on the due date of the first premium in default.

(A) **PAID-UP LIFE INSURANCE**—After this Policy has been in force with premiums paid for the number of years shown in the table below, the Insured may, by making written application upon blanks furnished by the Company within thirteen weeks of the due date of the first premium in default, have this Policy endorsed for a reduced amount of Paid-Up Life Insurance payable at the death of the Insured. Such amount shall be in accordance with the amount stated in Column "B" in the table of Non-Forfeiture Values, provided, however, that such amount of Paid-Up Life Insurance shall be in lieu of Extended Insurance.

(B) **CASH SURRENDER VALUE**—After this Policy has been in force with premiums paid for five full years upon written request to the Company and the surrender of this Policy and all premium receipt books or other evidence of premium payments the Company will pay the Cash Surrender Value set out in Column "C" in the Table of Non-Forfeiture Values less any indebtedness due the Company hereon. Such written request must be made within thirteen weeks of the due date of the first premium in default.

The basis of reserves for this Policy is the 1941 Standard Industrial Mortality Table (Illinois Standard) with interest at 3½% per year.

For the years subsequent to the 20th the values are to be the equivalent of the full reserves according to the foregoing standard. Proportionate increase will be made in the non-forfeiture values shown in the table for each additional completed quarter year of premium payments.

(15) **ALTERATION AND WAIVERS**—This Policy contains the entire agreement between the Company and the Insured. Its terms cannot be changed or its conditions varied, except by a written agreement, signed by the President or Secretary of the Company. No other person shall have the power to make or alter contracts, waive forfeiture, or receive premiums on policies in arrears more than four weeks, or to receipt for the same, and all such arrears given to an agent or employee shall be at the risk of those who pay them and shall not be credited upon the Policy, whether receipted or not, except as set forth in the "Reinstatement" provision herein.

The maximum amount of cash insurance to any policyholder of this Company is limited to Five Hundred Dollars (\$500.00) for natural death. The total liability of this Company for all policies of cash insurance in force by it on the life of the person insured by this Policy for natural death shall be the lesser of Five Hundred Dollars (\$500.00) or the sum of the cash values of all such policies.